

Docket No.: 29804/36569A
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
William Phelan et al.

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 3694

For: METHODS AND APPARATUS FOR
AUTOMATICALLY EXCHANGING CREDIT
INFORMATION

Examiner: J. H. Swartz

REMARKS ACCOMPANYING REQUEST FOR CONTINUED EXAMINATION
(RCE)

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is filed in response to the final official action dated March 10, 2009, and the notice of panel decision from pre-appeal brief review dated April 30, 2009. Applicants respectfully request the examiner to reconsider the rejections of the claims in view of the comments set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

The **Remarks** section begins on page 9 of this paper.